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| Date  |         | Client/Matter Number |              |
| May 20, 2005  |         | 218678-00037         |              |
| From  |         | Attorney Number      |              |
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## Comments

Re: Serial No. 10/712,481

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**PATENT**

**MAY 20 2005**

**Attorney Docket No. 218678-00037**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**


In re application of: **Scott D. Smith et al.**  
Serial No.: **10/712,481**  
Filed: **November 13, 2003**  
Title: **Method and System for Restructuring a Debt Instrument Without Retiring  
Underlying Debit**  
Group Art Unit: **3629**  
Examiner: **N/A**

**STATUS INQUIRY**

Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

The above-referenced patent application was filed in the U.S. Patent and Trademark Office on November 13, 2003. As of yet, an Official action has not yet issued on the merits. Kindly advise the undersigned as to when a first Office Action will be mailed.

Respectfully submitted,

By:   
John S. Paniaguas  
Reg. No. 31,051

Date: May 20, 2005

Patent Administrator  
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